

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ryan Marc Bogash
Lesley Susan Bogash
Debtors

Case No. 12-06781-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 48

Date Rcvd: Aug 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2017.

db/jdb
4221016 +Ryan Marc Bogash, Lesley Susan Bogash, 7525 Pinewild Road, Seven Valleys, PA 17360-9176
+AMERICAN RADIOLOGY, C/O R&R PROFESSIONAL RECOVERY, P.O. BOX 21575,
BALTIMORE, MD 21282-1575
4225954 +American Radiology, c/o R&R Prof. Recovery, P.O. Box 21575, Pikesville, MD 21282-1575
4251434 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4221021 +C.TECH COLLECTIONS, 5505 NESCONSET HWY SUITE 200, MOUNT SINAI, NY 11766-2026
4221012 +CRAIG S. SHARNETZKA, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4244222 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4221028 +FINANCIAL RECOVERY, 200 EAST PARK DRIV SUITE 100, MOUNT LAUREL, NJ 08054-1297
4221027 +FINANCIAL RECOVERY, 200 EAST PARK DRIVE SUITE 100, MOUNT LAUREL, NJ 08054-1297
4221029 HOME DEPOT, PO BOX 9055, DES MOINES, IA 50368-9055
4221030 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: J.C. CHRISTENSEN & ASSOCIATES, INC., PO BOX 519,
SAUK RAPIDS, MN 56379)
4221035 +NORDSTROM FSB CREDIT OFFICE, ATTN: RETENTION DEPT, P O BOX 6555, ENGLEWOOD, CO 80155-6555
4221014 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4221036 +R & R PROFESSIONAL RECOVERY, 1500 REIERSTOWN RD, PIKESVILLE, MD 21208-4339
4221037 +R & R PROFESSIONAL RECOVERY, 1500 REIERSTOWN RD, PIKESVILLE, MD 21208-4339
4221011 +RYAN MARC BOGASH, LESLEY SUSAN BOGASH, 7525 PINEWILD ROAD, SEVEN VALLEYS, PA 17360-9176
4221013 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4221043 +YORK HOSPITAL, P.O. BOX 6195, READING, PA 19610-0195
4221044 +YORK HOSPITAL, 1001 SOUTH GEORGE STREET, P.O. BOX 2507, YORK, PA 17405-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Aug 14 2017 18:58:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
Richardson, TX 75082-4333
cr E-mail/Text: bankruptcy.bnc@ditech.com Aug 14 2017 19:07:27 Ditech Financial LLC,
PO BOX 6154, RAPID CITY, SD 57709-6154
cr +EDI: PRA.COM Aug 14 2017 18:58:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4221019 +EDI: BANKAMER2.COM Aug 14 2017 18:58:00 BANK OF AMERICA, PO BOX 17054,
WILMINGTON, DE 19850-7054
4221018 EDI: BANKAMER.COM Aug 14 2017 18:58:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998
4221020 EDI: BANKAMER.COM Aug 14 2017 18:58:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4224867 +EDI: BANKAMER.COM Aug 14 2017 18:58:00 Bank of America, N.A., 7105 Corporate Drive,
PTX-B-209, Plano, TX 75024-4100
4221022 +EDI: CAPITALONE.COM Aug 14 2017 18:58:00 CAPITAL ONE BANK, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
4221023 +EDI: CAPITALONE.COM Aug 14 2017 18:58:00 CAPITAL ONE NA, PO BOX 26625,
RICHMOND, VA 23261-6625
4265960 +E-mail/Text: bncmail@w-legal.com Aug 14 2017 19:07:47 CHESWOLD (OPHRY), LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4221025 EDI: CITICORP.COM Aug 14 2017 18:58:00 CITI, P.O. BOX 8115, SOUTH HACKENSACK, NJ 07606
4221024 +EDI: CITICORP.COM Aug 14 2017 18:58:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4221026 +EDI: WFNNB.COM Aug 14 2017 18:58:00 COMENITY BANK/VICTORIASSECRET, PO BOX 182789,
COLUMBUS, OH 43218-2789
4249823 EDI: BL-BECKET.COM Aug 14 2017 18:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4255550 EDI: CAPITALONE.COM Aug 14 2017 18:58:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
4612447 E-mail/Text: bankruptcy.bnc@ditech.com Aug 14 2017 19:07:27 Green Tree Servicing LLC,
PO Box 6154, Rapid City, SD 57709-6154
4221015 +EDI: IRS.COM Aug 14 2017 18:58:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4308286 EDI: JEFFERSONCAP.COM Aug 14 2017 18:58:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
4221031 +EDI: CBSKOHL.COM Aug 14 2017 18:58:00 KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120,
MILWAUKEE, WI 53201-3120
4221032 +EDI: CBSKOHL.COM Aug 14 2017 18:58:00 KOHLS/CAPITAL ONE, N56 W 17000 RIDGEWOOD DR,
MENOMONEE FALLS, WI 53051-5660
4221033 +EDI: TSYS2.COM Aug 14 2017 18:58:00 MACYS/DSNB, 9111 DUKE BLVD, MASON, OH 45040-8999
4221034 +EDI: TSYS2.COM Aug 14 2017 18:58:00 MACYS/DSNB, ATTN: BANKRUPTCY, PO BOX 8053,
MASON, OH 45040-8053
4283577 EDI: PRA.COM Aug 14 2017 18:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4221039 +EDI: WTRRNABANK.COM Aug 14 2017 18:58:00 TARGET NATIONAL BANK, P.O. BOX 59317,
MINNEAPOLIS, MN 55459-0317
4239103 +E-mail/Text: bncmail@w-legal.com Aug 14 2017 19:07:47 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4221040 +EDI: WTRRNABANK.COM Aug 14 2017 18:58:00 TARGET NB, PO BOX 673,
MINNEAPOLIS, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4281883 +E-mail/Text: bncmail@w-legal.com Aug 14 2017 19:07:47 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4221041 +EDI: CITICORP.COM Aug 14 2017 18:58:00 THE HOME DEPOT/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4221042 EDI: WFNNB.COM Aug 14 2017 18:58:00 VICTORIA'S SECRET, WFNNB BANKRUPTCY DEPT.,
PO BOX 182125, COLUMBUS, OH 43218-2125

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4221038 SONY VISA/CHASE - NEED MORE INFO.
cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, SD 57709-6154)
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
cr* +TD Bank, USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
4612448* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO Box 6154,
Rapid City, SD 57709-6154)
4221017 ##+AMERICAN RADIOLOGY ASSOC., P.O. BOX 17513, BALTIMORE, MD 21297-7513

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com, dehartstaff@pamd13trustee.com
Craig S. Sharnetzka on behalf of Debtor Ryan Marc Bogash csharnetzka@cgalaw.com,
tlocondro@cgalaw.com;hlocke@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co
m;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Craig S. Sharnetzka on behalf of Joint Debtor Lesley Susan Bogash csharnetzka@cgalaw.com,
tlocondro@cgalaw.com;hlocke@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co
m;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Joseph P Schalk on behalf of Creditor Ditech Financial, LLC pamb@fedphe.com
Joseph P Schalk on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-11
pamb@fedphe.com
Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES
2005-11 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as
Trustee ecfmail@mwc-law.com
Mario John Hanyon on behalf of Creditor Bank Of New York Mellon F/K/A/ The Bank Of New York
As Trustee For et al. pamb@fedphe.com
Thomas I Puleo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-11
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Ryan Marc Bogash**
First Name Middle Name Last Name
Debtor 2 **Lesley Susan Bogash**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2983**

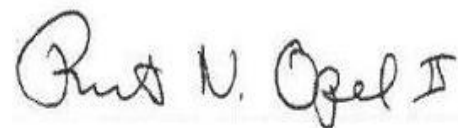
EIN --

Social Security number or ITIN **xxx-xx-9164**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-06781-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Ryan Marc Bogash
aka Ryan M. BogashLesley Susan Bogash
aka Lesley S. Bogash**By the
court:**August 14, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.